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JC978 U.S. PTO
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02/09/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN THE APPLICATION OF

Stokes et al.

SERIAL NO: Not yet assigned

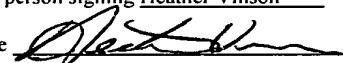
FILED: Herewith

FOR: Self Service Banking

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to "Commissioner of Patents, Washington, D.C. 20231", on February 9, 2001.

Name of person signing Heather Vinson

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CLAIM FOR PRIORITY

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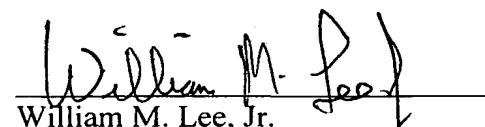
Dear Sir:

Under the International Convention, for the purposes of priority, applicant claims the benefit of United Kingdom Application No. 0011332.4, filed May 12, 2000.

A certified copy of said application is appended hereto.

DATE: February 9, 2001

Respectfully submitted,


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Dated 23 January 2001

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The Patent Office

Cardiff Road

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Request for grant of a patent

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1. Your reference: G1463

2. Patent application number:

(The Patent Office will fill in the date)

0011332.4

12 MAY 2000

3. Full name, address and postcode of the or of each applicant *(underline all surnames)*

INTERNATIONAL COMPUTERS LIMITED

26 Finsbury Square, London EC2A 1SL

Patents ADP number *(if you know it)*

If the applicant is a corporate body, give the country/state of its incorporation

4. Title of the invention

SELF SERVICE BANKING

ENGLAND

28258008

5. Name of your agent *(if you have one)*

D C Guyatt

Intellectual Property Department
International Computers Limited
Stevenage
Herts
SG1 2DYPatents ADP number *(if you know it)*

1894937005

6. If you are declaring priority from one or more earlier patent applications, give the country and the date of filing of the or of each of these earlier applications and *(if you know it)* the or each application numberCountry Priority application number Date of filing
(if you know it) (day / month / year)

7. If this application is divided or otherwise derived from an earlier UK application, give the number and the filing date of the earlier application

Number of earlier application Date of filing
(day / month / year)8. Is a statement of inventorship and of right to grant of a patent required in support of this request? *(Answer 'Yes' if:*

- a) any applicant named in part 3 is not an inventor, or
- b) there is an inventor who is not named as an applicant, or
- c) any named applicant is a corporate body.

See note (d))

YES

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Description 5

Claim(s) 2

Abstract 1

Drawing(s) 1

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Statement of inventorship and right to grant of a patent (Patents Form 7/77) 3

Request for preliminary examination and search (Patents Form 9/77) 1

Request for substantive examination (Patents Form 10/77) -

Any other documents *Fee Sheet*
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11.

I/We request the grant of a patent on the basis of this application.

Signature

D. C. Guyatt

Date 11/5/2000

12. Name and daytime telephone number of person to contact in the United Kingdom

D. C. Guyatt
01438 786235

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Statement of inventorship and of right to grant of a patent

The Patent Office

Cardiff Road
Newport
Gwent NP9 1RH

1. Your reference
C1463

2. Patent applica
(if you know it)

0011332.4

12 MAY 2000

3. Full name of the or of each applicant

INTERNATIONAL COMPUTERS LIMITED

4. Title of the invention

SELF SERVICE BANKING

5. State how the applicant(s) derived the right
from the inventor(s) to be granted a patent

BY REASON OF EMPLOYMENT

6. How many, if any, additional Patents Forms
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7. I/We believe that the person(s) named over the page (and on
any extra copies of this form) is/are the inventor(s) of the invention
which the above patent application relates to.

Signature

Date 11/5/2000

8. Name and daytime telephone number of
person to contact in the United Kingdom

D.C. Guyatt
01438 786235

Notes

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Enter the full names, addresses and postcodes of the inventors in the boxes and underline the surnames

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SELF SERVICE BANKING**Background to the Invention**

This invention relates to a method and apparatus for self service banking.

Many financial institutions now offer self service banking, for example allowing customers to view their current balances and recent transactions, and to pay bills. Such services may for example be provided across the Internet, through interactive television.

An object of the present invention is to provide a new genre of self service banking application designed particularly for customers who are uncomfortable with conventional computer applications, or who have not previously held a bank account.

Summary of the Invention

According to the invention, in a method of providing a self service banking service to a customer:

- the customer is presented with a display containing icons representing a number of accounts, and icons representing money in a selected account; and
- when the customer transfers money from the currently selected account to another account, this transfer is displayed graphically by one or more of the money icons moving from the selected account to the target account.

Preferably, the customer can transfer money from the selected account to a target account by dragging and dropping the money icons on to the icon representing the target account.

Brief Description of the Drawings

Figure 1 is a block diagram of a computer system for performing a self service banking application.

Figure 2 is a schematic representation of a screen display providing a user interface for the self service banking application.

Description of an Embodiment of the Invention

One self service banking application in accordance with the invention will now be described by way of example with reference to the accompanying drawings.

Figure 1 shows a computer system comprising a server computer 10, connected to a number of client computers 11 by way of the Internet 12. In this example, the server computer belongs to a bank or other financial institution providing self service banking services for customers. The client computers are personal computers (PCs) belonging to individual customers.

When a customer wishes to access the self service banking service, the customer must first log on to the service, using a password or some other means of identification. The logon step forms no part of the present invention, and so will not be described in any further detail.

After logging on to the service, the customer is presented with a screen 20 as shown in Figure 2. The screen includes a number of graphical icons 21 representing accounts. The account icons are depicted as physical objects that might be used to hold cash. In the present embodiment, for example, the account icons are jam jars, as traditionally used to save and organise cash for different purposes. However, it will be appreciated that other forms of icon are possible.

In the present example, the account icons 21 are simply labelled "Account #1" and so on. It will be appreciated, however, that different labels may be used according to the customer's requirements. The accounts represented may be physically separate accounts (e.g. a current account and a savings account), or may be merely notional subdivisions of a single account, representing funds earmarked for specific purposes. Thus, for example, an account icon labelled "Holidays" may represent a portion of the funds in the customer's account that the customer has specifically earmarked for holiday expenditure.

The customer can select any of the accounts, e.g. by clicking on the appropriate icon 21 with the mouse. When an account is selected, the balance in that account is displayed on the screen. As shown, the balance is indicated by a graphical representation of a number of piles 22 of banknotes and coins, and also by the amount in figures.

The customer can transfer money between the selected account and any of the other accounts by clicking on one of the piles 22 of notes or coins and "dragging" (holding the mouse button down) a note or coin from that pile to the account icon 21 corresponding to the destination account. While a note or coin is being dragged, it is represented by a moving icon 23, and the number of notes or coins in the original pile is reduced. The note or coin can then be "dropped" on to the destination account, by releasing the mouse button, and the balances for the source and destination accounts are automatically updated. Dropping a note or coin outside any of the account icons (or on to the icon for the currently selected account) causes the transfer to be cancelled and the money to be returned to the selected pile.

The screen 20 also includes a "hand" icon 24, which can be used for transferring specific sums from one account to another. Clicking on this icon causes an enlarged hand icon (not shown) to be displayed. This acts as a temporary store of money, the

amount currently in the temporary store being indicated by piles of note or coin icons in the hand, and also by figures below. To transfer money into the temporary store, the customer can drag notes and coins from the piles 22 and drop them on to the hand icon. Alternatively, clicking on the figures under the hand icon causes a pop-up box to be displayed, into which the customer can type a specific amount in figures, to be transferred from the selected account into the temporary store.

When the required amount has been built up in the temporary store, the customer can click on the hand icon, causing it to change into a closed fist. The hand icon can then be dragged and dropped on to the required destination account. If the customer attempts to change accounts or to pay bills with the hand icon selected, the hand icon will automatically close, putting the money back into the source account.

The screen 20 also includes a "transactions" icon 25. Clicking on this causes a scrollable statement window (not shown) to be displayed, showing the latest transactions in the customer's account, in conventional statement format. Clicking anywhere outside the statement window closes it.

To pay a bill, the customer clicks on a "bills" icon 26. This calls up details (not shown) of payees previously paid through the system, allowing the customer to select one of these payees. A bill payment area 27 for the selected payee is then displayed on the screen. The customer can drag and drop notes and coins from the currently selected account on to this bill payment area, to specify the bill amount. Alternatively, by clicking on a "Total" button, a pop-up box is displayed, into which the customer can type in a specific amount in figures. Finally, the customer clicks on a "Tick" button, which causes a message to be sent to the bank, instructing it to pay the bill.

Some possible modifications

It will be appreciated that many modifications may be made to the system described above without departing from the scope of the present invention.

In particular, it will be appreciated while the above description is Internet-based, other embodiments of the invention may be based on interactive television or other technologies. Alternatively, instead of using a PC, the customer might access the service through a kiosk.

In the above description, it was assumed that the customer uses a mouse as pointing device. However, it will be appreciated that alternatively other forms of pointing device such as trackballs or touch screens may be used. In particular, in the case of an interactive TV system, the customer could use their TV remote control unit as a pointing device, with specified buttons on the control unit (e.g. buttons 2, 4, 6, and 8) being used to control movement and another button (e.g. button 0) being used to "click".

Alternatively, the movement of money could be controlled without a pointer device. For example, the customer could use specified buttons on a TV remote control unit to select notes or coins and to select the destination account, and another button on the remote control unit to confirm the transfer. The movement of the note or coin could then be animated as if it were being dragged.

CLAIMS

1. A method of providing self service banking to a customer, wherein:

- the customer is presented with a display containing icons representing a number of accounts, and icons representing money in a selected account; and
- when the customer transfers money from the currently selected account to another account, this transfer is displayed graphically by one or more of the money icons moving from the selected account to the target account.

2. A method according to Claim 1 wherein the customer transfers money by dragging and dropping the money icons on to the icon representing the target account.

3. A method according to Claim 1 wherein the customer transfers money by selecting the amount to transfer and the target account and then confirming the transfer.

4. A method according to Claim 3 wherein the selection is made using a remote control device for an interactive television.

5. A method according to any preceding claim wherein the icons representing accounts are depicted as physical objects that may be used to contain money.

6. A method according to any preceding claim wherein the display also includes an icon representing a temporary store of money, allowing the customer to drag and drop money icons on to this icon to build up a sum for transfer, and then to drag and drop this icon on to the icon representing the target account.

7. A method according to any preceding claim wherein the display also includes an icon representing transactions, allowing the customer to view a record of the customer's transactions.
8. A method according to any preceding claim wherein the display also includes an icon representing bills for payment, allowing the customer to pay bills from a selected account by transferring money on to the bill payment icon, such transfers being represented graphically by one or more money icons moving from the selected account to the bill.
9. A method according to Claim 8 wherein the customer can pay bills from a selected account by dragging and dropping money icons on to the bill payment icon.
10. A method or system substantially as hereinbefore described with reference to the accompanying drawings.

Abstract

A method of providing self service banking to a customer, e.g. over the Internet or through interactive television). The customer is presented with a display containing icons representing a number of accounts, and icons representing money in a selected account. When the customer transfers money from the currently selected account to another account, this transfer is displayed graphically by one or more of the money icons moving from the selected account to the target account. The transfer may be made by dragging and dropping the money icons on to the icon representing the target account, or by selecting the amount to transfer and the target account and then confirming the transfer.

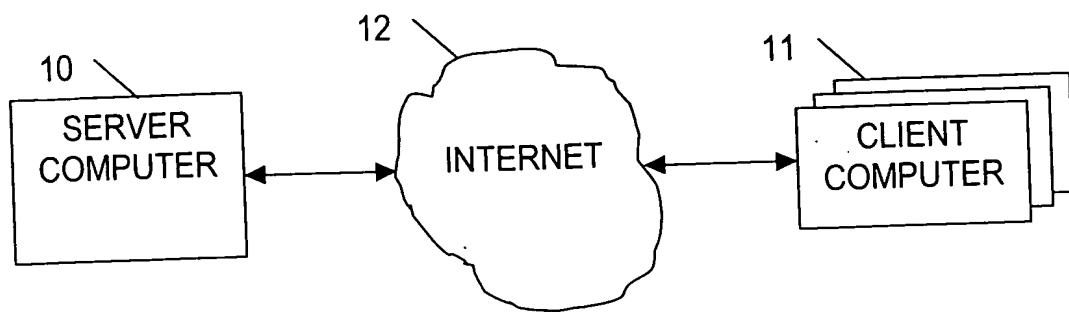


FIG. 1

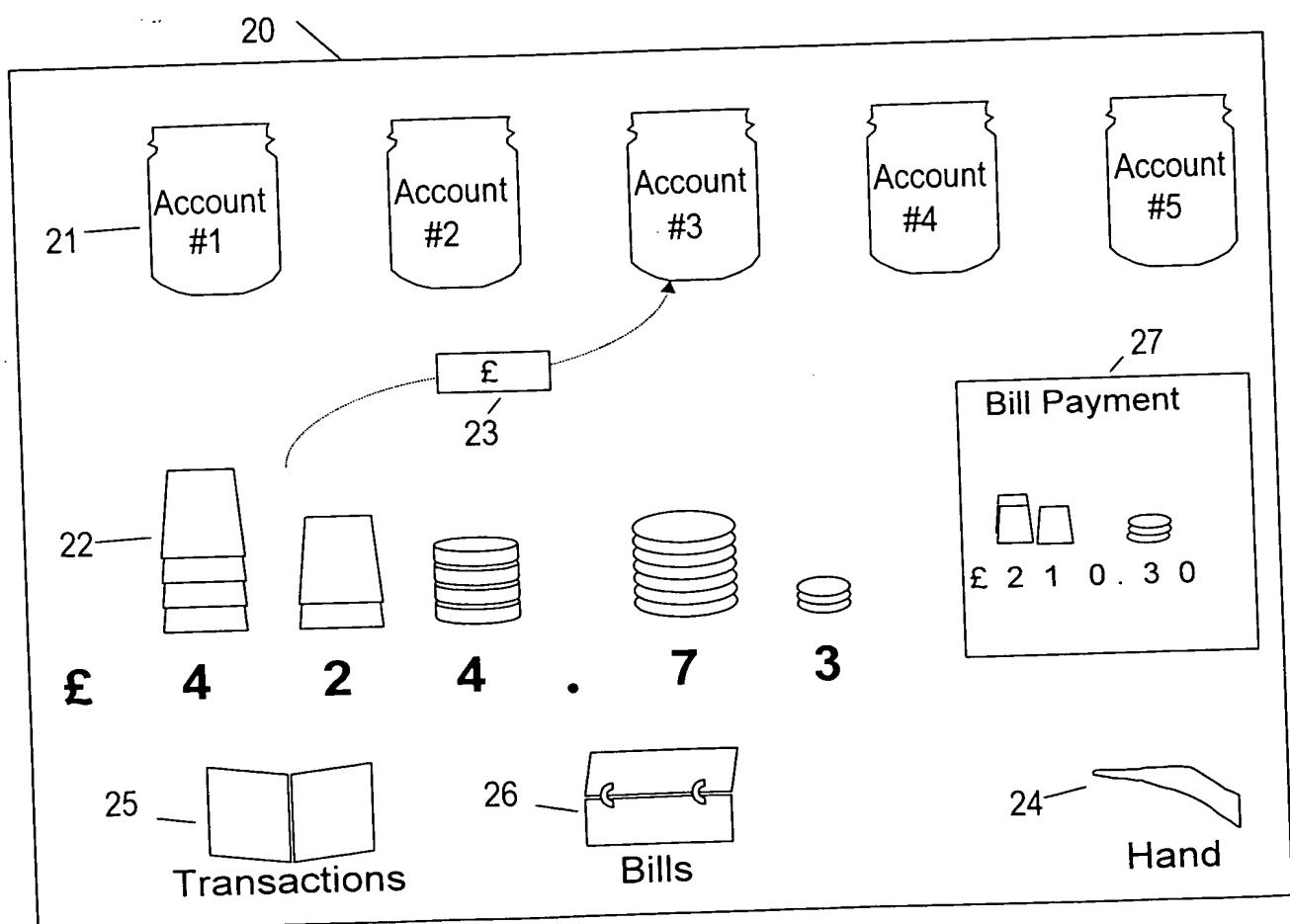


FIG. 2

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